

## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/993,992	11/14/2001	William Phelan	29804/36569A

04743

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CONFIRMATION NO. 9063

## FORMALITIES LETTER



\*OC000000007178270\*

Date Mailed: 12/10/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

- An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

Docketed: 2/10/02

- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 65.

*A copy of this notice MUST be returned with the reply.*

Tel

Customer Service Center

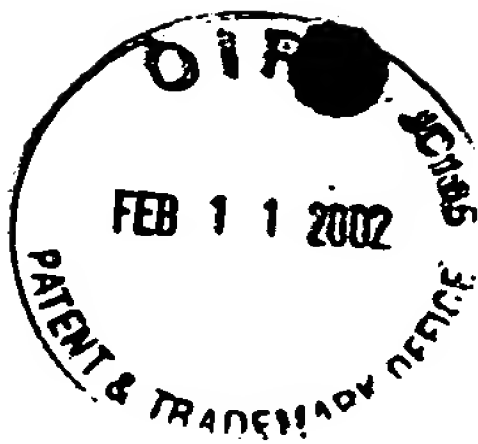
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

02/20/2002 MAILER1 00000093 09993992

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65.00 DP



02-13-02

*Sec 101*

**PATENT**

**Attorney Docket No. 29804/36569A**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s):	)	
William Phelan	)	Title: METHODS AND
	)	APPARATUS FOR
Serial No: 09/993,992	)	AUTOMATICALLY EXCHANGING
	)	CREDIT INFORMATION
Filed: November 14, 2001	)	

**TRANSMITTAL OF EXECUTED DECLARATION**

***Commissioner for Patents  
Washington, D.C. 20231***

***Attention: BOX MISSING PART***

Sir:

Submitted herewith is an executed Declaration for filing in the above-identified application, in response to the Notice to File Missing Parts issued by the Patent and Trademark Office on December 10, 2001.

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**CERTIFICATE OF MAILING (37 CFR 1.8)**

I hereby certify that the documents referred to as enclosed herewith are being deposited with the United States Postal Service on **February 11, 2002**, in an envelope addressed to the Commissioner for Patents, Washington, D.C. 20231 utilizing the "Express Mail Post Office to Addressee" service of the United States Postal Service under Mailing Label No. EV027096118US.

  
Richard Zimmermann

Also enclosed is a copy of the Notice together with our check in the amount of \$65.00 in payment of the fee.

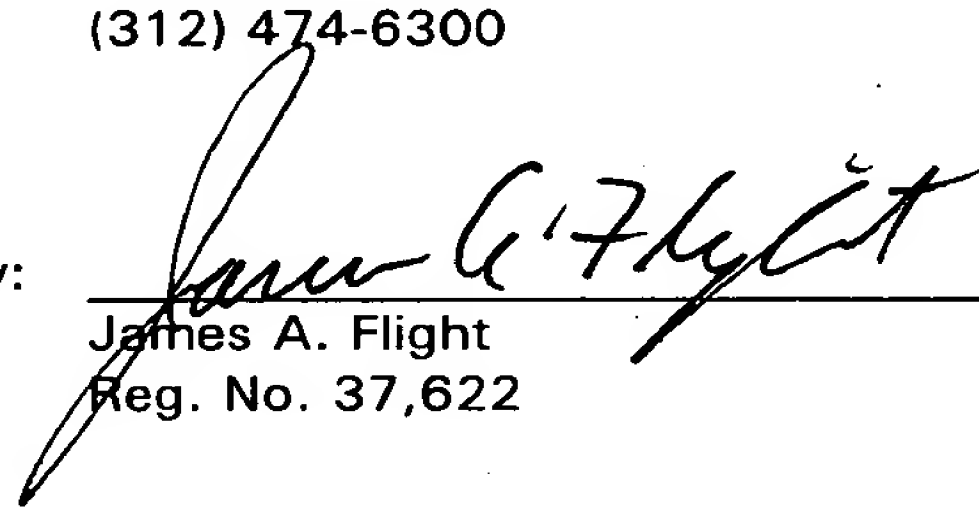
The Commissioner is hereby authorized to charge any deficiency in the amount enclosed or any additional fees which may be required under 37 CFR 1.16 or 1.17 to Deposit Account No. 13-2855. A copy of this request is enclosed.

Please refund any overpayment to Marshall, Gerstein & Borun at the address below.

Respectfully submitted,

MARSHALL, GERSTEIN & BORUN  
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By:

  
James A. Flight  
Reg. No. 37,622

February 11, 2002